

In the Claims:

The claims are as follows:

1. (Original) A method for booking and paying a retailer having a POS connected to a transaction server storing confidential user information including a retailer identification, a user code and a user wireless device phone number, said method comprising the steps of:

receiving at the transaction server, from the user wireless device an SMS containing a retailer identification;

reading at the transaction server the phone number of the wireless device communicated by the carrier transporting the SMS;

authenticating said phone number and retailer identification with the stored confidential user information and sending the user confidential information to the retailer POS;

the user entering on the POS the user code and the POS reading and authenticating the user code with the user confidential information received from the transaction server; and

the retailer entering the payment information on the POS and sending it with user information to the transaction server.

2. (Original) The method of claim 1 wherein the authenticating said phone number step further comprising the step of executing the following steps only if the phone number is identified as belonging to user information on the transaction server.

3. (Original) The method of claim 1 wherein the authenticating said phone number step further comprising of the step of executing the following steps only if the user code is identified as belonging to the received user confidential information.

4. (Original) The method of claim 1 further comprising the initial steps of:

transmitting from the user to the transaction server user confidential information wherein the user code comprises a PIN;

storing at the transaction server the user confidential number and adding a user identification string;

sending the user identification string;

the method further comprising in the entering user code step at the POS the step of:

entering the user identification string;

authenticating the user identification string with the user confidential information received from the transaction server;

executing the following steps only if the user identification string is identified;

entering the user PIN;

authenticating the user identification string with said user confidential information; and

executing the following steps only if the user PIN is identified.

5. (Original) The method of claim 1 wherein the step of sending from the transaction server the user information to the retailer POS further comprises a step of encrypting the data at the transaction server before sending it and at the retailer pos decrypting the data received.

6. (Original) The method of claim 1 wherein the step of sending at the retailer POS the payment information with the user information to the transaction server a step of encrypting the data at the retailer POS before sending it and at the transaction server decrypting the data received.

7-8. (Canceled)

9. (Withdrawn) A method for booking and paying a retailer comprising a Point of Sale (POS) connected to a transaction server, said method comprising:

said transaction server receiving a SMS message from a wireless device of a user, said SMS message comprising a retailer identification identifying the retailer, said transaction server comprising a first user telephone number of the wireless device of the user and confidential user information for implementing a transaction between the retailer and the user, said confidential user information comprising a first user identification identifying the user;

after said storing, said transaction server receiving, from a carrier transporting the SMS message to the retailer, a second user telephone number of the wireless device of the user;

said transaction server verifying that the second user telephone number matches the first user telephone number;

after said verifying, said transaction server sending the confidential user information to the POS comprised by the retailer; and

after said sending the confidential user information, said transaction server receiving from the retailer payment information comprising a fee required to be paid by the user to the retailer with respect to the transaction, said receiving the payment information occurring after the user

had entered on the POS a second user identification identifying the user and the retailer had confirmed that the second user identification matched the first user identification.

10. (Withdrawn) The method of claim 9, said method further comprising:

prior to said receiving the SMS message, said transaction server storing the first user telephone number and the confidential user information.

11. (Withdrawn) The method of claim 10, said storing including storing the retailer identification.

12. (Withdrawn) The method of claim 9, said method further comprising:

after said receiving from the retailer payment information, said transaction server communicating with a banking server to perform a financial settlement of the transaction based on the payment information.